

Let's Get Washington Covered Task Force
Questions from the December 17, 2003 meeting
January 2, 2003

Please see responses to three of the technical questions raised at our December 17, 2003 task force meeting.

1. What was the small group plan used in the Basic Health Blending model that resulted in 16,400 additional small group enrollees.

The figure of \$192 per member per month was used as the cost of a small employer group health plan in the modeling of Basic Health Blending. The figure represents the aggregate cost of health insurance in the small group market.

2. What is the average decrease in premium for the small and large group markets in the modeling of reinsurance and blending proposal?

The OIC presented an analysis on December 17, 2003 where reinsurance for the highest-cost individuals would be applied to the small and large employer group markets. The model included funds for premium assistance through blending private and public money to purchase small employer group products. In the analysis presented, premium decreases can be projected for both the small and large employer group markets. A premium decrease of 8.9% is projected for the small group market and a premium decrease of 3.4% is projected for the large group market. The blending of funds to provide a small employer group product is one reason for the larger premium decrease projected in the small employer group market. The projected cumulative premium decrease across both markets is 4.5%.

3. What is the estimated decrease in uninsured individuals in the small employer group market?

In the proposal presented on December 17, 2003, the OIC projected an enrollment increase of 21,355 persons in the small employer group market.